

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

VERONICA GUTIERREZ,
TIM FOX, ERIN WALKER,
and WILLIAM SMITH, as
individual, and on behalf
of all others similarly
situated,

Plaintiffs,

Case No. CV-07-5923
WHA (JCSx)

vs.

WELLS FARGO & COMPANY;
WELLS FARGO BANK, N.A; and
DOES 1 through 125,

CERTIFIED
COPY

Defendants.

DEPOSITION OF VERONICA GUTIERREZ

REDLANDS, CALIFORNIA

THURSDAY, JUNE 12, 2008

Reported By:
PATRICIA Y. SCHULER
RPR, CSR No. 11949

Job No. 89823

1 Q. Have you referred back to this document at
2 any time since then?

3 A. Once in the last year for filing purposes.
4 (Exhibit 107 was marked for identification.)

5 BY MS. WINNER:

6 Q. I would like to ask the reporter to mark as
7 Exhibit 107 a document entitled "Consumer Account
8 Agreement and Safe Deposit Box Lease Terms,"
9 Bates No. WFB-G 40 through 109.

10 Ms. Gutierrez, this is a document --
11 actually, another copy of it was produced by your
12 counsel, I believe, for you -- which he can confirm
13 that, but the copy was messed up. So I believe we
14 copied another copy of it. The original may have
15 looked something more like this (indicating).

16 A. Right.

17 Q. Does it look familiar?

18 A. Yes.

19 Q. What do you recognize it as being? This is
20 Exhibit 107.

21 A. If I had a safety deposit box at the bank,
22 which I do not. And my account agreement, and that's
23 it.

24 Q. Do you recognize this as the account
25 agreement for your checking account?

1 A. It was given to me upon opening my account.

2 Q. Did you read it?

3 A. No.

4 Q. Have you ever read it?

5 A. Portions.

6 Q. Which portions have you read?

7 A. On Page 4, "General."

8 Q. Just for the record, Ms. Gutierrez, are you
9 looking --

10 A. I am looking through the "Table of
11 Contents."

12 Q. The "Table of Contents," okay.

13 A. Yes. "Laws governing your account" on
14 Page 7.

15 Q. Okay.

16 A. "Deposits and withdrawals" on Page 11.
17 "Transferring an interest in your account," Page 18.
18 Page 28, "Acceptable form of checks. Reordering
19 checks," Page 30. "Lost or stolen checks," Page 31.
20 That's all.

21 Q. When did you read the section "General" on
22 Page 4?

23 A. Upon opening the account.

24 Q. Did you read it again after that?

25 A. No.

1 where I did not have any money to pay for bills or to
2 pay for gas or if I went to a store to purchase
3 groceries. I didn't want to have a card saying
4 "insufficient funds," because I had been told that
5 happens.

6 Q. Who told you that happens?

7 A. Friends.

8 Q. Any other reasons that you tried to avoid
9 overdrafts?

10 A. Just to make sure I am managing the account
11 as best as I possibly can.

12 Q. Did you think that that was something you
13 had a responsibility to do?

14 A. For the most part, yes. As long as I was
15 being correctly told what was in my account at the
16 exact times when I was checking.

17 Q. Now, you said you checked your account
18 balance by telephone or online.

19 Did you keep any records of when you checked
20 it?

21 A. No.

22 Q. Did you keep track of your transactions
23 yourself?

24 A. Yes.

25 Q. Do you have a check register, something like

1 that, where you write down all your transactions?

2 A. Not anymore.

3 Q. Did you ever?

4 A. Yes, I did.

5 Q. When did you stop having one of those?

6 A. When I became more dependable on looking at
7 online statements, and I want to say that's around
8 2004.

9 Q. When you kept the checkbook, did you keep
10 track of your debit card transactions?

11 A. Yes.

12 Q. So you would write those down?

13 A. Yes.

14 Q. When you checked online to check your
15 account, did you check to see if your debit card
16 transactions were on there?

17 A. I would pull my receipts. Because I kept
18 all of my receipts from every single time that I used
19 by debit card. I would check, like mentally, if this
20 receipt was on that statement, okay. Set it aside.
21 If this receipt was on that statement, okay. Set it
22 aside. If this receipt is not on that statement, why
23 not. Set it over here. Then I would have to check
24 again, later on, to see if it was on there later.

25 Q. So sometimes you would discover that it was

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1 not there right away?

2 A. Right.

3 Q. When was the first time you ever discovered
4 that happening?

5 A. I don't remember.

6 Q. Was it something that happened fairly often?

7 A. I can't say. I don't know.

8 Q. Did it happen more than once or twice?

9 A. Yes.

10 Q. The first time you ever saw that happen, was
11 that before or after the first time you incurred any
12 overdraft fees?

13 A. I don't remember.

14 Q. Now, when you wrote checks -- I take it you
15 did write checks on your account, correct?

16 A. Yes.

17 Q. Was it your belief that the bank knew
18 immediately about checks that you wrote?

19 A. No.

20 Can we take a bathroom break?

21 MS. WINNER: Oh, absolutely, absolutely.

22 MR. MCCUNE: I need it.

23 MS. WINNER: No problem. Take a five-minute
24 break.

25 (Recess taken.)

1 (Exhibit 109 was marked for identification.)

2 BY MS. WINNER:

3 Q. I would like to ask the reporter to mark as
4 Exhibit 109 a document entitled "Consumer Account
5 Agreement and Safe Deposit Box Lease Terms Addendum
6 Effective April 1, 2003," Production No. WFB-G 156 to
7 157.

8 Ms. Gutierrez, have you ever seen this
9 before, that you recall?

10 A. Yes.

11 Q. When do you recall having seen it?

12 A. When I received it in the mail.

13 Q. Did you read it?

14 A. No.

15 Q. Do you remember occasionally getting other
16 documents like this that were changes to your account
17 agreement?

18 A. Yes.

19 Q. Did you ever read any of them?

20 A. Briefly. Nothing that I can recall, though.

21 Q. Do you remember that there were sometimes
22 notices about your account agreement in your monthly
23 statements?

24 A. I don't remember.

25 Q. I want to go back for a second to the

1 question about the checkbook that you used to keep.

2 You said you stopped using it when you
3 started checking your online account more often; is
4 that correct?

5 A. Yes.

6 MR. MCCUNE: The check register?

7 BY MS. WINNER:

8 Q. Yes. Why did you do that?

9 A. Because in order to verify items that the
10 bank was recording such as purchases or payments, I
11 would have to wait for the monthly statements, which
12 usually came two weeks after the closing date, whereas
13 if I went online, it was more recent and I was able to
14 better match what I was computing by hand than having
15 to wait a longer period.

16 Q. Any other reason?

17 A. I stopped because the bank would also have
18 other charges, a \$1 POS fee or interest rate, you
19 know, that added in, and I could not account for that
20 because I did not know when they were being taken out
21 of or being put on to the account.

22 Q. Any other reason?

23 A. No.

24 Q. Now, just so I have an accurate picture of
25 what you did after you stopped keeping the check

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1 register, I take it you would keep your receipts?

2 A. Yes.

3 Q. And then you would check the receipts
4 against what you saw online; is that correct?

5 A. Yes.

6 Q. Did you do anything yourself, separately, to
7 add or subtract or keep track or anything, or did you
8 do that matching?

9 A. I did that matching and accounted for what
10 deposits I was making into the account, such as
11 getting paid at work.

12 Q. Did you ever see any mistakes where the bank
13 had put in the wrong amount for something?

14 A. No.

15 Q. Did you ever see any mistakes where the bank
16 failed to give you a credit for a deposit you made?

17 A. Yes. Only to find out that they were posted
18 two or three days after.

19 Q. When did that happen?

20 A. Just periodically when I would maybe do a
21 refund on something and it would not post to the
22 account as quickly as I thought it should have. It
23 would post maybe two or three days after I had
24 actually done the refund.

25 Q. Did you ever talk to anyone at the bank

1 Q. In this case that is \$6.

2 A. Yes.

3 Q. Do you know what the difference is between
4 ending balance and available balance?

5 A. I don't understand the difference. I have
6 gone upon myself to depend on the available balance.

7 Q. Is there a reason for that?

8 A. Because I just try to assume that I have
9 less money in the account than what I really do.

10 Q. Well, is the available balance sometimes
11 higher than the ending balance?

12 A. I have not noticed. So I don't know.

13 Q. Well, I don't want to put words in your
14 mouth.

15 Is the reason that you use the available
16 balance because it is usually lower and you just go
17 with the lower number?

18 A. Yes.

19 Q. You see on this page it says, "Available
20 balance." Next to it there is a link that says,
21 "What's this?"

22 A. Yes.

23 Q. Have you ever clicked on that?

24 A. Yes, I have.

25 Q. If you turn to the next page at the top, you

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1 see there's a definition of "available balance"?

2 A. Yes.

3 Q. Is that what you got to when you clicked on
4 it?

5 A. Yes. I read that.

6 Q. You read that? When did you first read
7 that?

8 A. I don't remember when I first read it.

9 Q. How many times have you read it?

10 A. I don't know.

11 Q. If you see here, starting on the second
12 line, it says, quote, "Please note that some
13 transaction activity will not be immediately recorded
14 to your account and will then not be reflected in the
15 available balance."

16 Do you see that?

17 A. Yes.

18 Q. Was that in there when you read it?

19 A. I don't recall.

20 Q. Do you recall knowing that before today?

21 A. No -- well, before today I think I have seen
22 that, but I can't remember when I have seen it.

23 Q. Now, again, I think I may have already asked
24 you this. I apologize if I have. But did you
25 understand that the available balance would not

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1 include checks that you had written that the bank
2 hasn't gotten yet?

3 A. Pending checks are not on the account
4 usually. They take about a week, to my understanding,
5 before I will see it online.

6 Q. Well, when you write a check to somebody,
7 what is your understanding?

8 A. The bank doesn't know I have written it
9 until that person goes to cash it.

10 Q. When you are checking your balances and
11 trying to figure out what is going on in your account,
12 do you do anything to subtract out checks that you
13 have written?

14 A. Yes.

15 Q. Do you do that on paper, or do you just do
16 that mentally?

17 A. Mentally, a mental note.

18 Q. Going back then, are there any other pages
19 that are in Exhibit 111 -- are there any other -- let
20 me strike that.

21 Exhibit 111 prints out sample pages for
22 different tabs.

23 Do you see that? That are in the Web site.

24 A. Yes.

25 Q. Are there any of the tabs that are in this

1 clarify what the attorneys and myself were bringing to
2 the attention of Wells Fargo.

3 Q. On the next to last page there is a page
4 with a title "Verification."

5 A. Yes.

6 Q. And there is a signature there.

7 A. Yes, that is correct.

8 Q. Is that your signature?

9 A. Yes, it is.

10 Q. Did you sign this on April 22?

11 A. Yes, I did.

12 Q. Before you read this, did you read the pages
13 that preceded Exhibit 117?

14 A. Yes.

15 Q. I'm sorry, your answer was?

16 A. "Yes."

17 Q. If you would look at Interrogatory No. 1,
18 which is the second page of the exhibit.

19 A. Lines 19 and 20?

20 Q. Well, you start on 14, which is the
21 question; and then 19 and 20 is your answer.

22 Do you see that?

23 A. Yes.

24 Q. I'll strike that.

25 Before I ask that, at the time you signed

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1 this verification, were these interrogatory answers
2 accurate and complete, as far as you were aware?

3 A. Yes.

4 Q. Are they still accurate and complete, to the
5 best of your knowledge?

6 A. To the best of my knowledge, yes.

7 Q. Going back to Interrogatory No. 1, there is
8 a reference there to transactions occurring between
9 October 5 through 9.

10 Do you see that?

11 A. Line 20?

12 Q. Yes.

13 A. Yes.

14 Q. Do you understand that to be an accurate
15 answer to Interrogatory No. 1?

16 MR. MCCUNE: I will interpose as an
17 objection or a clarification, this includes work done
18 by her attorney and potentially calls for expert
19 opinion, because it asks for an improper assessment.

20 But with that, you may answer.

21 THE WITNESS: I believe this information was
22 analyzed by attorneys, and they had someone analyze
23 the information. So I am going to assume that they
24 analyzed it correct.

25 ///

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1 that's -- I am still in Exhibit 119, I'm sorry. Back
2 to that one again. On the page that has 217 at the
3 bottom.

4 A. Okay.

5 Q. The second transaction identified as an
6 "Online transfer"?

7 A. Yes.

8 Q. Who was that transfer to?

9 A. Pete Gutierrez is either my father or my
10 brother.

11 Q. Did you on occasion make transfers to one or
12 the other of them?

13 A. Yes. I don't remember this particular
14 transaction, though.

15 Q. Well, I guess, part of what is puzzling me
16 about this -- well, maybe I am just confused.

17 On October 10, was your brother back at that
18 point?

19 A. Yeah.

20 Q. So was he using the computer?

21 A. Yes.

22 Q. Did you have a way of making online
23 transfers without access to the computer?

24 A. If I used the computer, it was just briefly.
25 It was not enough time to, like analyze anything

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1 accurate, as you sit here today?

2 A. To the best of my knowledge, yes.

3 Q. Now, you say here you believe there were
4 sufficient funds in the account at the time of each of
5 the transactions?

6 A. Yes.

7 Q. It is based on two things, correct?

8 A. As analyzed by my attorneys, yes.

9 Q. Well, what I want to get at here is what did
10 you believe, you personally believe?

11 A. That I had money in the account.

12 Q. Is that true, that you, in fact, believed
13 that you had sufficient funds in your account at the
14 time you made each of the transactions between
15 October 5 and 9, 2006, is that the case?

16 A. Yes.

17 Q. This answer, then, goes on to talk about two
18 reasons that you believe that.

19 A. Yes.

20 Q. Now, what it says here, is that an accurate
21 description of the reason why you believe that?

22 A. Yes.

23 Q. Were there any other reasons why you believe
24 that?

25 A. No.

1 Q. Now, the first reason you identify here is
2 that you regularly check your balance online -- I
3 guess this "or by calling Wells Fargo," is that a
4 typo?

5 MR. MCCUNE: I think so.

6 BY MS. WINNER:

7 Q. I think you told me a few minutes ago that
8 you don't recall as you sit here today, whether or not
9 you called Wells Fargo or checked your balance during
10 that particular period; is that correct?

11 A. During those particular dates I can't
12 recall.

13 Q. Then the second, it says, "The second is
14 that it was my belief that a transaction would be
15 denied if I did not have sufficient funds in the
16 account to cover the transaction."

17 Have I read that correctly?

18 A. Yes.

19 Q. Was that, in fact, your belief?

20 A. Yes.

21 Q. What was the basis for that belief?

22 A. Because if you did not have money in the
23 bank, why would there be any money to spend. You
24 can't spend negative money.

25 Q. Did anybody from Wells Fargo ever tell you

1 that a transaction would always be denied if there
2 were insufficient funds in the account?

3 A. No.

4 Q. I would like you to now look at
5 Interrogatory No. 3, and take as much time as you want
6 to look at it. Let me first explain what I am going
7 to ask you so that you will have it in mind when you
8 are reading it.

9 Your answer in No. 3 talks about some
10 specific things that you looked at that you relied on
11 and then it talks about some things your counsel is
12 aware of. The first question I want to ask you is
13 just to clarify whether you were personally aware of
14 the things that are listed starting on Line 15 as
15 things your counsel is aware of. I will ask that.
16 But first take a look at the question and answer and
17 then I will ask you the question.

18 A. Okay.

19 Q. Have you had a chance to read through that?

20 MR. MCCUNE: It goes on --

21 THE WITNESS: Yes. On the next page too,
22 these items (indicating), yeah.

23 BY MS. WINNER:

24 Q. The first question I want to ask you is,
25 starting on Line 15, there is a discussion -- and then

1 going on to the next page -- a discussion of some
2 statements that the answer says your counsel was aware
3 of.

4 My question to you is, were you personally
5 aware before this litigation of any of those items?

6 A. The "Online access to check account balances
7 and transaction history."

8 Q. Where are you?

9 A. Line 20.

10 Q. 20?

11 A. "You can view account balances and history,
12 transfer fees and receive monthly statements online."
13 Line 27, "Wells Fargo online banking with bill pay."

14 Q. Had you reviewed that brochure that is
15 referred to here?

16 A. I don't remember.

17 Q. Let me clarify. I am asking you whether
18 there are any ideas that you see -- I am asking you
19 whether these particular statements by Wells Fargo
20 that are referred to here, are things that you had
21 personally seen before?

22 A. I don't know if this is particularly where I
23 have seen the "Payment online" or "Bill pay," but I
24 know that I have seen it somewhere.

25 Q. Well, I will put it out and then we'll go

through it. So let's first eliminate any that you think you did not see. That will shorten things up later.

A. That's it.

Q. That's all?

A. Yes.

Q. So it would be A, B, and C?

A. Then No. 16, "Checking account statement envelope postmarked August 24, 2007," I am not sure if that is for my account statement. I would have to see it. But the quote, "Someday I will know where all my money goes," I recognize that. I don't know if it is from that date. "Today take control" -- on Line 18 -- "Today take control of your financial life with our free online tools." I know I have seen that somewhere, I can't recall exactly where. That's it.

Q. All right. Just so I am clear, I should show you the item that would be A, the item that would be B, the item that would be C, not the item that would be D, not the item that would be E, and not the item that would be G, but I should show you that; is that correct?

A. Yes.

Q. If you would look at Interrogatory No. 5?

A. Okay.

1 same day?

2 A. I understand that now, yes.

3 Q. You don't recall when you first understood
4 that?

5 A. No, I don't remember.

6 Q. You also understand that the amount of money
7 that is in your account can be affected by, for
8 example, checks that you write?

9 A. Yes.

10 Q. That the bank doesn't know about until it
11 gets them, right?

12 A. Correct.

13 Q. It says, then, that the second items says,
14 "Wells Fargo providing online account balance
15 information that there were sufficient funds to cover
16 the transactions from May 29 to June 1, 200-- well,
17 excuse me, it would be October 5 through the 9th,
18 2006 -- "when, in fact, Wells Fargo charged me
19 overdraft fees for those transactions."

20 When did Wells Fargo provide online account
21 balance information that there was sufficient funds to
22 cover those transactions?

23 A. Your online account balance is available
24 24 hours a day. I can check anytime. So they should
25 be able to let you know at all hours of the day.

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1 Q. But my question is, when did Wells Fargo
2 provide to you online account balance information that
3 there was sufficient funds to cover those
4 transactions?

5 A. When I would ask access the account to look
6 at it.

7 Q. But you don't recall actually having done
8 that during that period?

9 A. I don't recall when.

10 Q. Do you recall specifically that you did do
11 it during that specific period?

12 A. I know that since I have used online
13 Internet access to look at my account, I have checked
14 at least once a week, maybe twice a week, but it has
15 usually been once a week.

16 Q. But you don't know, as you sit here today,
17 that you necessarily did it between October 5 and
18 October 9, 2006?

19 A. I don't know when. I don't know when.

20 Q. Do you know with absolute certainty that you
21 did it during that particular period?

22 A. I am not sure.

23 Q. So the answer is "no," you don't know with
24 absolute certainty?

25 A. Right.

1 I, the undersigned, a Certified Shorthand
2 Reporter of the State of California, do hereby certify:

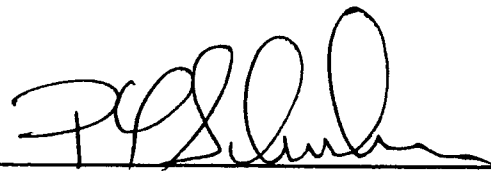
3 That the foregoing proceedings were taken
4 before me at the time and place herein set forth; that
5 any witnesses in the foregoing proceedings, prior to
6 testifying, were duly sworn; that a record of the
7 proceedings was made by me using machine shorthand
8 which was thereafter transcribed under my direction;
9 that the foregoing transcript is a true record of the
10 testimony given.

11 Further, that if the foregoing pertains to
12 the original transcript of a deposition in a Federal
13 Case, before completion of the proceedings, review of
14 the transcript [] was [] was not requested.

15 I further certify I am neither financially
16 interested in the action nor a relative or employee
17 of any attorney or party to this action.

18 IN WITNESS WHEREOF, I have this date
19 subscribed my name.

20
21 Dated: JUN 20 2008

22 
23 _____
24 PATRICIA Y. SCHULER
25 CSR No. 11949


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Account	Available Balance	Related Activities
CHECKING XXX-XXX3609	\$5.99	Pay Your Bills Now
BUSINESS CHECKING XXX-XXX3625	\$7.99	
CHECKING XXX-XXX3633	\$3.52	Trade Commission Free Online
TF MMC XXX-XXX3365 ‡	\$5.51	Set Up Overdraft Protection
SAVINGS XXX-XXX2989	\$4.00	Create Savings Plan
Total	\$27.01	

Credit Accounts

Account	Outstanding Balance	Available Credit	Related Activities
VISA XXXX-XXXX-XXXX-0786	\$56.20	\$43.00	View Spending Report
Total	\$56.20	\$43.00	

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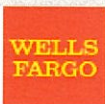
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Available balance What's this?	\$5.99

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Date	Description	Deposits/ Additions	Withdrawals/ Subtractions
05/02/08	ONLINE TRANSFER REF #IBE2638G37		\$0.01 (pending)
02/13/08	ONLINE TRANSFER REF #IBETC83Y2C FROM BUSINESS CHECKING XXXXXX3625 ON 02/13/08	\$1.00	
02/12/08	ONLINE TRANSFER REF #IBEX89JM5M TO BUSINESS CHECKING XXXXXX3625 ON 02/12/08		\$1.00
02/11/08	ONLINE TRANSFER REF #IBEQG6GFLX FROM BUSINESS CHECKING XXXXXX3625 ON 02/11/08	\$1.00	
Totals		\$2.00	\$1.01

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WFB-G 01645

- **Available balance:** The most current picture of funds you have available for withdrawal. It reflects the latest balance based on transactions recorded to your account today including deposited funds, paid checks, withdrawals and point-of-sale purchases. (Please note that some transaction activity may not be immediately recorded to your account and will then not be reflected in the available balance. The first \$100 of ATM deposits will be included the same day in your available balance; the remaining funds will be added as items are processed and any holds are removed. Availability of branch deposits may vary; complete details on funds availability are reflected in our Funds Availability Policy).
- **Interest earned this period:** Interest that has been accrued but has not yet been paid to your account during your current statement cycle. *(For interest bearing accounts only.)*
- **Interest year-to-date:** The total interest that has been paid to your account from January 1st through the end of your last statement cycle. *(For interest bearing accounts only.)*

Online Statement Delivery:

Online Statement Delivery allows you to replace your paper statement with an electronic version (PDF), which you may view, save, or print at your convenience. After you have enrolled for this service, we'll send you an email to let you know when your current statement is ready.

From the **Balance Detail** section, you may enroll for Online Statement Delivery or, if you have enrolled, you can view current statements.


To enroll for Online Statement Delivery:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link and complete the required enrollment process.
3. Once you have completed the enrollment process, you will be able to immediately view your statements online.

To view current statements:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link. We'll always show your three most recent statements.

The **My Spending Report** feature can be used to monitor and track expenses at a glance because the data collection and input is done automatically. The report will contain details of your spending patterns made with your *Wells Fargo Credit Card, Check Card, Checking Account, and Online Bill Pay service* - so you can see exactly where your money goes each month.


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Spending Summary as of 5/02/08 - All Payment Methods

Show Spending Summary [View categories with \\$0.00](#)

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Click on column heading to sort

Category 	MAY to Date	APR	MAR	12 Month Avg
Airlines / Transportation	\$0.00	\$44.26	\$150.00	\$123.66
Auto / Gas	\$0.00	\$230.18	\$426.62	\$257.83
Building Supply / Wholesale	\$0.00	\$106.97	\$89.09	\$138.78
Charity / Community Org.	\$0.00	\$736.75	\$312.00	\$606.75
Contractor / Business Services	\$0.00	\$0.00	\$0.00	\$60.05
Education	\$0.00	\$0.00	\$60.50	\$264.00
Entertainment	\$0.00	\$160.25	\$77.75	\$91.52
Groceries	\$0.00	\$926.27	\$537.19	\$720.15
Healthcare / Pharmacy	\$0.00	\$15.41	\$165.21	\$443.29
Household	\$0.00	\$1,096.81	\$56.21	\$231.79
Insurance / Financial Services	\$0.00	\$0.00	\$0.00	\$16.92
Lodging	\$0.00	\$9.57	\$0.00	\$825.50
Office Supply / Stationery	\$0.00	\$0.00	\$0.00	\$7.53
Personal Services	\$0.00	\$28.00	\$59.00	\$326.19
Postage / Delivery	\$0.00	\$0.00	\$0.00	\$18.04
Restaurants	\$0.00	\$462.67	\$298.92	\$340.42
Retail / Department Stores	\$0.00	\$526.85	\$809.59	\$668.88
Utilities / Telecom	\$0.00	\$286.83	\$384.03	\$346.60
Non-Categorized Transactions (We are unable to assign these transactions to a category above.)				
Categorize Now				
ATM Withdrawals	\$0.00	\$40.00	\$580.00	\$318.06
Cash Advances from Credit Cards	\$0.00	\$0.00	\$0.00	\$44.77
Checks Written ¹	\$0.00	\$3,773.00	\$7,827.86	\$5,031.02
Electronic Payments from Checking ¹	\$0.00	\$5,953.00	\$27,037.80	\$4,172.36
Non-Categorized Check Card Transactions	\$0.00	\$0.00	\$0.00	\$5.75
Non-Categorized Credit Card Transactions	\$0.00	\$12.60	\$0.50	\$17.30
Non-Categorized Online Bill Pay Payments ¹ What's this?	\$0.00	\$3,056.53	\$2,918.51	\$2,939.27
Subtotals by Payment Method				
Credit Card Spending	\$0.00	\$3,959.23	\$2,771.61	\$3,646.22
Check Card Spending	\$0.00	\$296.21	\$837.90	\$619.67
Other Checking Activity	\$0.00	\$9,726.00	\$34,865.66	\$10,290.63
Bill Pay Spending	\$0.00	\$3,484.50	\$3,325.61	\$3,459.93
Total Spending	\$0.00	\$17,465.94	\$41,800.78	\$18,016.45
Wells Fargo Transfers				
Transfers to other Wells Fargo Accounts	\$0.00	\$150.00	\$50.00	\$119.49
Payments to Loan and Credit Accounts	\$0.00	\$2,948.60	\$7,333.18	\$3,856.67

¹ This category may include payments to your Wells Fargo Credit Card


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For More Information

[Learn more](#) about using this report or read our [Frequently Asked Questions](#).
 Access additional [management & planning tools](#) from Wells Fargo.

You can use this report to monitor and track expenses at a glance because the data collection and input is done automatically. The report will contain details of your spending patterns made with your Wells Fargo Credit Card, Check Card, Checking Account, and Online Bill Pay Service – so you can see exactly where your money goes each month. [Take a Tour](#) or learn [how to use this report](#).



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Account

Checking XXX-XXX1852

Checking statements are available online for up to 7 years.

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Legal Notices regarding your account(s) will be available to view online through the "Available Online Until" date displayed above. Please review the information by that date, or download or print it for future reference.

* You need Adobe® Reader® to read PDF files. [Download Adobe Reader](#) for free. **Important Reminder:** Accessing PDFs from a Mac or a PC may require additional customer action. [Learn More](#)

Wells Fargo will notify you when your account statement is available online. If we do not have a valid email address for you, we cannot provide this notice and will have to switch future online statements to paper statements via U.S. mail. As an online customer, you are responsible for notifying us if you change your email address. Please refer to the [Online Access Agreement](#) for details. If you receive both paper and online statements on an account, we will not notify you by email when your online statement is ready.

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	From	Subject	Received ▼	Expires
<input type="checkbox"/>	Statements	! Wells Fargo Online Statement Notification	4/23/2008	7/22/2008
<input type="checkbox"/>	Statements	! Wells Fargo Online Statement Notification	4/12/2008	7/11/2008
<input type="checkbox"/>	Credit Card	Payment to your Wells Fargo VISA Acct. is due on 04/15/2008	4/8/2008	5/3/2008
<input type="checkbox"/>	Statements	! Wells Fargo Online Statement Notification	3/24/2008	6/22/2008
<input type="checkbox"/>	Statements	! Wells Fargo Online Statement Notification	3/11/2008	6/9/2008
<input type="checkbox"/>	Customer Service	! Change to Delivery Preferences	2/24/2008	5/24/2008
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Set Up/Modify Alerts[? Help](#)**Security and General Alerts**

Description	Alerts View Sample	Actions
Alerts for username changes, password changes, and suspended access.	Username Change Password Change Access Suspended	Modify
Tax and IRA contribution reminders.	None Selected	Set Up

Personal Checking

Account	Alerts View Sample	Actions
Checking	Balance Threshold Overdraft Protection Advance	Modify

Personal Savings

Account	Alerts View Sample	Actions
Savings	Overdraft Protection Advance	Modify

Personal Credit Card

Account	Alerts View Sample	Actions
VISA	Payment Due	Modify

Cancel Alerts
 Cancel Alerts for [Save](#)

You cannot cancel the Security Alerts we send for username changes, password changes, and suspended access.

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Set Up/Modify Alerts[? Help](#)**Checking**

You will receive one email for each section below, however for wireless devices you will receive one alert for each transaction.

Click **Save** at the bottom of the page when you have set up the alert(s) you want.**Update Alerts****Tell me:**

- ☐ when a deposit has posted to my account.
☐ when a direct deposit has posted to my account.
☐ all the checks that posted to my account yesterday.
☐ when a withdrawal has posted to my account.
☐ my account balance each

Delivery Method

- ☒ Primary Email: _____@wellsfargo.com
☐ Secondary Email: _____@yahoo.com

REDACTED**Balance Alerts**Balance alerts trigger from the [available balance](#) at the close of the business day.

- ☒ Tell me when my account balance is below dollars.
☐ Tell me when my account balance is above dollars.

Delivery Method

- ☒ Primary Email: _____@wellsfargo.com
☐ Secondary Email: _____@yahoo.com

REDACTED**Check Tracking Alerts**

Sends an alert when specified checks have been posted to your account.
 Separate multiple check numbers with a comma.

Check Number(s)Tell me when the following checks have posted to my account **Delivery Method**

- ☒ Primary Email: _____@wellsfargo.com
☐ Secondary Email: _____@yahoo.com

REDACTED**Re-order Reminder Alert**

- ☐ Remind me to order checks after check number

Delivery Method

- ☒ Primary Email: _____@wellsfargo.com
☐ Secondary Email: _____@yahoo.com

REDACTED**Overdraft Protection Advance Alert**

- ☒ Tell me when an Overdraft Protection Advance is made to my account.

Delivery Method

- ☒ Primary Email: _____@wellsfargo.com
☐ Secondary Email: _____@yahoo.com

REDACTED[Cancel](#)[Add/Change Email](#)[Save](#)



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Subject	Wells Fargo Online Statement Notification
Received	April 12, 2008
From	Statements
	Contact Us

Dear Customer:

The statement for your Deposit Account Checking is now available to view online. To access your statement, please select the Statements & Documents tab or select the "View Online Statements" link on the Account Activity screen.

Sincerely,
Wells Fargo Online Customer Service

Protect yourself from fraud and identity theft. To learn more, go to our [Fraud Prevention Center](#).

If you have a question about your account, please select [Contact Us](#).

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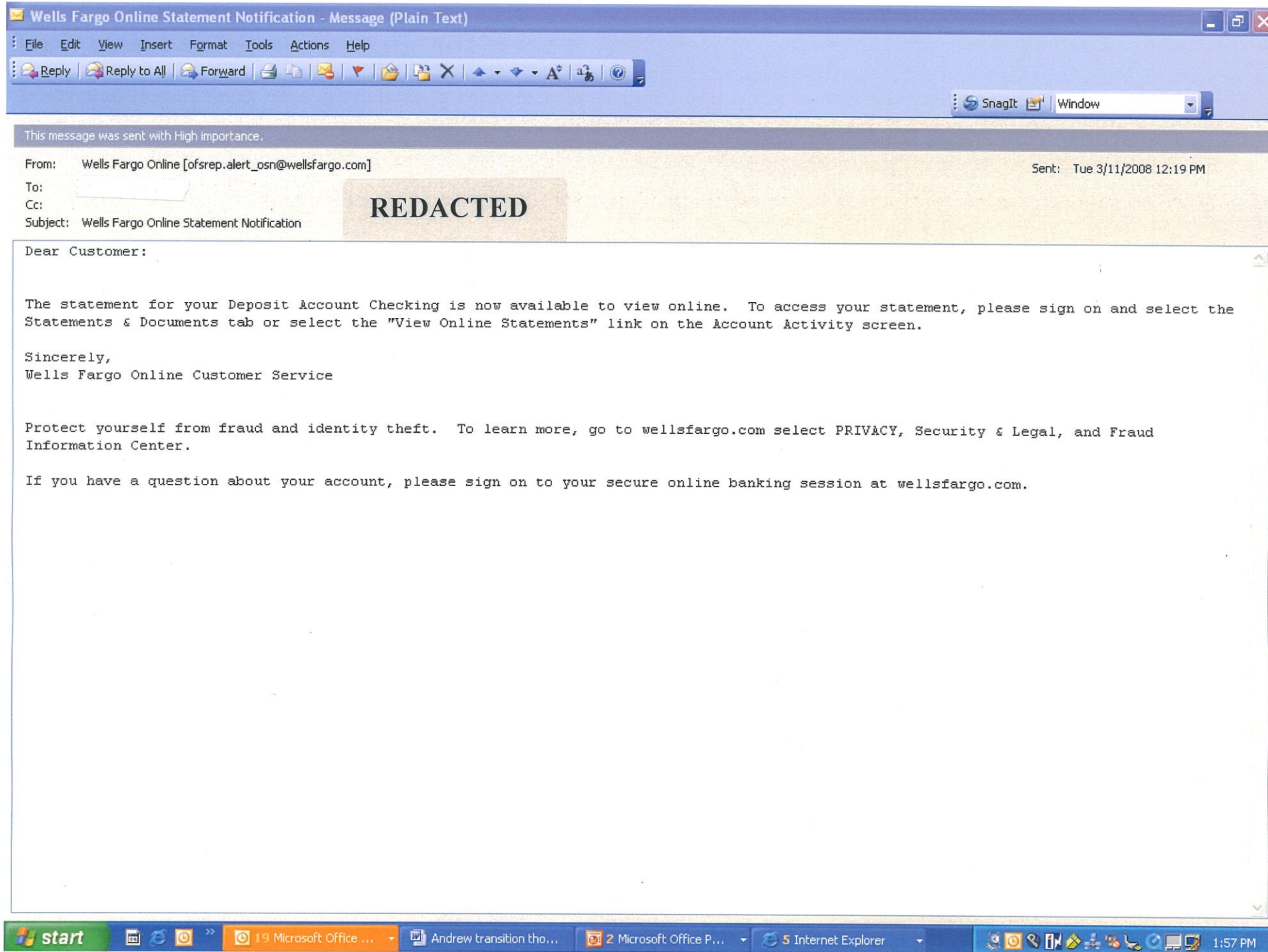
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